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Claims

- 1 1. Apparatus comprising
2 a check drawn on a virtual account associated with a financial
3 account.
- 1 2. The apparatus of claim 1 in which the check is embodied in
2 electronic form.
- 1 3. The apparatus of claim 1 in which the check is embodied in
2 paper form.
- 1 4. The apparatus of claim 1 in which the check comprises
2 indicia that identify the virtual account.
- 1 5. The apparatus of claim 1 in which funds to cover an
2 amount of the check are blocked in the financial account or withdrawn
3 from the financial account to the virtual account for use only in connection
4 with the virtual account.
- 1 6. A method comprising
2 drawing an electronic check on a virtual account associated with a
3 financial account.
- 1 7. A method comprising
2 enabling a holder of a financial account to predefine a virtual
3 account associated with the financial account, the virtual account having
4 an associated limitation on a payment to be made from the financial
5 account,
6 issuing a check that includes information about the virtual account
7 and is payable to a third party, and

8 in connection with the use of the check by the third party,
9 preventing any payment that is outside of the limitation associated with
10 the virtual account.

1 8. The method of claim 7 in which the limitation of the virtual
2 account comprises a restriction on the identity of the third party to whom
3 the payment is made.

1 9. The method of claim 7 in which the limitation of the virtual
2 account comprises a restriction on the amount of the payment that may be
3 made.

1 10. The method of claim 7 in which the limitation of the virtual
2 account comprises an expiration date.

1 11. The method of claim 7 in which the limitation of the virtual
2 account comprises a restriction on the number of times payments can be
3 made.

1 12. The method of claim 7 in which the information about the
2 virtual account includes a virtual account identifier.

1 13. The method of claim 7 in which the financial account
2 comprises a credit card.

1 14. The method of claim 7 in which the financial account and
2 the virtual account are maintained by different entities.

1 15. The method of claim 7 in which there are multiple financial
2 accounts and the virtual account has associated limitations on the
3 payments to be made from each of the financial accounts.

1 16. The method of claim 7 further comprising
2 enabling the holder to email the check to the third party.

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2 17. The method of claim 7 further comprising
3 enabling the third party to print the check.

1 18. The method of claim 7 further comprising
2 enabling the holder to print the check.

1 19. The method of claim 7 further comprising electronically
2 collecting funds associated with the check from the financial account as
3 soon as the check is issued.

1 20. The method of claim 7 further comprising enabling the
2 third party to verify the validity of the check using the virtual account
3 information.

1 21. The method of claim 13 wherein the third party verifies the
2 validity through the web site of an intermediary party.

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1 22. The method of claim 7 further comprising
2 enabling the holder to predefine the virtual account using an
3 electronic user interface.

1 23. The method of claim 7 further comprising
2 enabling the holder to add, delete, and modify the virtual account.

1 24. The method of claim 7 in which the virtual account has an
2 associated password and the holder is prevented from viewing, deleting, or
3 modifying the virtual account except upon presentation of the password.

1 25. The method of claim 7 in which
2 the check is issued in connection with a purchase by the holder
3 from the third party, a request for payment is made by the third party to an
4 intermediary party that maintains the virtual account on behalf of the
5 holder, and the intermediary verifies the availability of the payment from
6 the financial account before authorizing the payment request.

1 26. The method of claim 7 in which
2 the holder requests the issuance of the check through a web site of
3 an intermediary party.

1 27. The method of claim 7 in which
2 the holder requests the issuance of the check by an intermediary
3 party through a telephone.

1 28. The method of claim 7 in which
2 the third party requests payment of the check through a web site of
3 an intermediary party.

1 29. The method of claim 7 in which
2 the third party requests payment of the check by communicating
3 with an intermediary party through a telephone.

1 30. The method of claim 7 in which
2 the third party requests payment of the check from a financial
3 institution.

1 31. The method of claim 7 in which payment is prevented by
2 an intermediary other than a financial institution that maintains the
3 financial account.

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1 32. A method comprising
2 maintaining a digitally stored user file for an individual who holds
3 financial accounts, the user file identifying virtual accounts that set limits
4 on permissible payments to be made from the financial account to
5 specified receivers of the payments,
6 enabling the individual to draw checks on the virtual accounts; and
7 processing requests by possible receivers of payments from the
8 financial accounts by blocking requests that violate the limits.

1 33. The method of claim 32 further comprising
2 issuing a check in response to a request by the individual.

1 34. The method of claim 33 further comprising electronically
2 collecting funds associated with the check from the financial account as
3 soon as the check is issued.

1 35. A storage medium bearing a program capable of
2 configuring a machine to
3 enable a holder of a financial account to predefine a virtual account
4 associated with the financial account, the virtual account having an
5 associated limitation on a payment to be made from the financial account,
6 issue a check that includes information about the virtual account
7 and is payable to a third party, and
8 in connection with the use of the check by the third party, prevent
9 any payment that is outside of the limitation associated with the virtual
10 account.

1 36. A website that enables a user of a browser to
2 register as a user of financial account management services,
3 manage virtual accounts associated with financial accounts, the
4 virtual accounts defining limitations on payments that can be made; and

5 draw checks on the virtual accounts.

1 37. A method comprising
2 determining whether the check conforms to predefined limitations
3 of a virtual account associated with a financial account that is a source of
4 funds for the check, and
5 validating the check only if the limitations are met.

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7 38. A method comprising
8 issuing a check on a virtual account associated with a financial
9 account, and
10 enabling a recipient of the check to validate the availability of
11 funds electronically.

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13 39. A method comprising
14 issuing a check on a virtual account associated with a financial
15 account, and
16 enabling a recipient of the check to collect funds specified by the
17 check electronically through an on-line facility associated with the virtual
18 account.

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